

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

AARON J. ANDERSON
REBECCA S. ANDERSON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-21070 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/21/2018 and confirmed on 5/24/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		86,342.57
Less Refunds to Debtor	105.36	
TOTAL AMOUNT OF PLAN FUND		86,237.21

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,913.00	
Trustee Fee	3,895.01	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,808.01

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK	0.00	67,154.08	0.00	67,154.08
	Acct: 3334				
	MIDFIRST BANK	3,144.21	3,144.21	0.00	3,144.21
	Acct: 3334				
	ALLY BANK(*)	5,152.64	5,152.64	820.36	5,973.00
	Acct: 1472				
	UNITED FEDERAL CREDIT UNION*	830.30	830.30	327.61	1,157.91
	Acct: 9952				
					77,429.20

Priority					
	GLENN R BARTIFAY ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AARON J. ANDERSON	0.00	0.00	0.00	0.00
	Acct:				
	AARON J. ANDERSON	105.36	105.36	0.00	0.00
	Acct:				
	GLENN R BARTIFAY ESQ	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX1/20				
	GLENN R BARTIFAY ESQ	3,913.00	3,913.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK	2,510.66	0.00	0.00	0.00
	Acct: 1004				
	LVNV FUNDING LLC, ASSIGNEE	9,732.40	0.00	0.00	0.00
	Acct: 6992				
	MIDLAND FUNDING LLC	7,324.04	0.00	0.00	0.00
	Acct: 1005				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,007.38	0.00	0.00	0.00
	Acct: 4931				
	MIDLAND FUNDING LLC	2,639.98	0.00	0.00	0.00
	Acct: 4949				
	CBCS	0.00	0.00	0.00	0.00

18-21070 JAD

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5226				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 5381				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 4099				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 8709				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2935				
	LVNV FUNDING LLC, ASSIGNEE	247.06	0.00	0.00	0.00
	Acct: 6091				
	DISCOVER BANK(*)	3,972.55	0.00	0.00	0.00
	Acct: 1730				
	EDFINANCIAL SERVICES O/B/O US DEPT	10,641.56	0.00	0.00	0.00
	Acct: 5974				
	ED FINANCIAL	0.00	0.00	0.00	0.00
	Acct: 9574				
	GRANITE STATE MGMNT & RESOURCES	35,498.92	0.00	0.00	0.00
	Acct: 5444				
	CAPITAL ONE NA**	296.46	0.00	0.00	0.00
	Acct: 2958				
	CAPITAL ONE NA**	110.49	0.00	0.00	0.00
	Acct: 8054				
	ECMC(*)	11,614.33	0.00	0.00	0.00
	Acct: 0236				
	PAYPAL CREDIT++	0.00	0.00	0.00	0.00
	Acct: 0824				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 0550				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	760.97	0.00	0.00	0.00
	Acct: 2881				
	UPMC HEALTH SERVICES	1,085.15	0.00	0.00	0.00
	Acct: 0236				
	UNITED STATES DEPARTMENT OF EDUC	20,660.90	0.00	0.00	0.00
	Acct: 0236				
	VERIZON BY AMERICAN INFOSOURCE LP	364.05	0.00	0.00	0.00
	Acct: 0001				
	WELLS FARGO BANK NA	13,165.96	0.00	0.00	0.00
	Acct: 0642				
	UPMC PHYSICIAN SERVICES	616.88	0.00	0.00	0.00
	Acct: 0236				
	SETON HILL UNIVERSITY	0.00	0.00	0.00	0.00
	Acct: 4988				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4543				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LEONARD ANDERSON	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

77,429.20

18-21070 JAD

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	9,127.15
UNSECURED	124,249.74

Date: 05/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

AARON J. ANDERSON
REBECCA S. ANDERSON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-21070 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Aaron J. Anderson
Rebecca S. Anderson
Debtors

Case No. 18-21070-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 26, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Aaron J. Anderson, Rebecca S. Anderson, 17 Trice Dr., Mount Pleasant, PA 15666-9048
aty	+ Glenn R. Bartifay, 3134 Lillian Avenue, First Floor, First Floor, Murrys ville, PA 15668 US 15668-1868
14795841	CBCS, P.O. Box 1838, Columbus, OH 43215
14815137	+ Granite State Management & Resources, on behalf of NHHEAF, c/o NHHEAF, 4 Barrell Court, Concord, NH 03301-8543
14795846	+ Granite State Mgmt Res, 4 Barrell Ct, Concord, NH 03301-8543
14812725	+ Leonard Anderson, 931 W. Washington St., Mount Pleasant, PA 15666-1741
14831924	+ Navient Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, PO BOX 16129, St. Paul, MN 55116-0129
14795853	+ The United Federal Cr, 3 Sunset Beach Rd, Morgantown, WV 26508-4431
14816338	+ The United Federal Credit Union, 3 Sunset Beach Rd., Morgantown, WV 26508-4431
14830228	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14830399	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14795857	+ Wf Efs, Po Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 27 2023 01:11:49	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14796822	Email/Text: ally@ebn.phinsolutions.com	May 27 2023 00:44:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14795836	+ Email/Text: ally@ebn.phinsolutions.com	May 27 2023 00:44:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14824982	Email/PDF: bncnotices@becket-lee.com	May 27 2023 00:59:24	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14795837	+ Email/PDF: bncnotices@becket-lee.com	May 27 2023 01:12:14	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14795838	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 27 2023 01:12:10	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14795839	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 27 2023 00:59:35	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14795840	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 27 2023 00:59:58	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14831251	Email/PDF: bncnotices@becket-lee.com	May 27 2023 00:59:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14795843	+ Email/PDF: creditonebknotifications@resurgent.com	May 27 2023 00:58:50	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14799328	Email/Text: mrdiscen@discover.com	May 27 2023 00:44:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 26, 2023

Form ID: pdf900

Total Noticed: 50

			3025, New Albany, OH 43054-3025
14795844	+ Email/Text: mrdiscen@discover.com	May 27 2023 00:44:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14892560	Email/Text: ECMCBKNotices@ecmc.org	May 27 2023 00:45:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14795845	+ Email/Text: EBN@edfinancial.com	May 27 2023 00:44:00	Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
14825003	+ Email/Text: EBN@edfinancial.com	May 27 2023 00:44:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14795842	Email/PDF: ais.chase.ebn@aisinfo.com	May 27 2023 00:59:19	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14795847	+ Email/Text: PBNCNotifications@peritussservices.com	May 27 2023 00:44:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14878060	Email/PDF: resurgentbknotifications@resurgent.com	May 27 2023 01:12:36	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, GREENVILLE, SC 29603-0587
14855272	Email/PDF: resurgentbknotifications@resurgent.com	May 27 2023 00:59:36	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14816138	Email/Text: camanagement@mtb.com	May 27 2023 00:45:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14795848	Email/Text: camanagement@mtb.com	May 27 2023 00:45:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14829122	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2023 00:45:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15560269	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 27 2023 01:13:24	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14795849	+ Email/PDF: pa_dc_claims@navient.com	May 27 2023 00:59:38	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14849409	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 27 2023 01:26:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14796625	+ Email/PDF: rmscedi@recoverycorp.com	May 27 2023 00:59:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14795850	Email/PDF: gecsed@recoverycorp.com	May 27 2023 01:27:02	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14834502	Email/Text: bnc-quantum@quantum3group.com	May 27 2023 00:45:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14833474	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 27 2023 01:27:00	SST as servicing agent for BEST EGG, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
14795851	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 27 2023 00:59:34	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14936012	+ Email/Text: hpasipanki@setonhill.edu	May 27 2023 00:46:00	Seton Hill University, Student Accounts, 1 Seton Hill Drive, Greensburg, PA 15601-1548
14795852	+ Email/PDF: gecsed@recoverycorp.com	May 27 2023 01:13:20	Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
14824264	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 27 2023 00:44:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14795854	+ Email/Text: BankruptcyNotice@upmc.edu	May 27 2023 00:46:00	UPMC, Quantum I Building Third Floor, Distribution Room #386, 2 Hot Metal Street,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 26, 2023

Form ID: pdf900

Total Noticed: 50

14830228	Email/Text: BNCnotices@dcmservices.com	May 27 2023 00:45:00	Pittsburgh, PA 15203-2348 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14830399	Email/Text: BNCnotices@dcmservices.com	May 27 2023 00:45:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14795855	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 27 2023 00:44:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
14849602	Email/PDF: ebn_ais@aisinfo.com	May 27 2023 01:13:22	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14795856	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 27 2023 00:44:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14805570	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 27 2023 00:59:52	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		MidFirst Bank
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Joint Debtor Rebecca S. Anderson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Aaron J. Anderson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R. Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 26, 2023

Form ID: pdf900

Total Noticed: 50

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 7